

Information to identify the case:

Debtor 1	<u>Douglas S Altemus</u>	Social Security number or ITIN	xxx-xx-1304
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Leah M Altemus</u>	Social Security number or ITIN	xxx-xx-1030
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-70047-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas S Altemus

Leah M Altemus

5/16/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Douglas S Altemus
Leah M Altemus
Debtors

Case No. 18-70047-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: May 16, 2023

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2023:

Recip ID	Recipient Name and Address
db	+ Douglas S Altemus, PO Box 177, Central City, PA 15926-0177
jdb	+ Leah M Altemus, 310 Shawnee View Road, Central City, PA 15926-8225
14805432	+ AMERIHOM MORTGAGE COMPANY, LLC, CENLAR FSB, BK Department, 425 PHILLIPS BLVD., EWING, NJ 08618-1430
14764608	+ Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525
14764610	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 17 2023 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2023 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	May 17 2023 00:13:18	Pinnacle Credit Services, LLC its successors and a, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603, UNITED STATES 29603-0587
14767324	EDI: GMACFS.COM	May 17 2023 03:55:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14764607	+ EDI: GMACFS.COM	May 17 2023 03:55:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14806377	+ EDI: AAFES	May 17 2023 03:55:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236-1509
14764609	+ EDI: CAPITALONE.COM	May 17 2023 03:55:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14764611	+ Email/Text: electronicbkydocs@nelnet.net	May 17 2023 00:08:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
14800682	EDI: DIRECTV.COM	May 17 2023 03:55:00	Directv, LLC, by American InfoSource LP as

District/off: 0315-7

User: auto

Page 2 of 3

Date Rcvd: May 16, 2023

Form ID: 3180W

Total Noticed: 29

			agent, PO Box 5008, Carol Stream, IL 60197-5008
14764612	+ EDI: DCI.COM	May 17 2023 03:55:00	Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
14764613	+ EDI: AMINFOFP.COM	May 17 2023 03:55:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14764614	EDI: IRS.COM	May 17 2023 03:55:00	IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14937331	+ EDI: AISMIDFIRST	May 17 2023 03:55:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14764615	+ EDI: AAFES	May 17 2023 03:55:00	Military Star, 3911 S Walton Walker Blv, Dallas, TX 75236-1509
14771355	EDI: AGFINANCE.COM	May 17 2023 03:55:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14764616	+ EDI: AGFINANCE.COM	May 17 2023 03:55:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15006053	EDI: PRA.COM	May 17 2023 03:55:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14764998	+ EDI: RECOVERYCORP.COM	May 17 2023 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14793102	+ Email/Text: ebnpeoples@grblaw.com	May 17 2023 00:07:00	Peoples Natural Gas Company, LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14804794	Email/PDF: resurgentbknofications@resurgent.com	May 17 2023 00:14:24	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14792816	+ EDI: JEFFERSONCAP.COM	May 17 2023 03:55:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14771656	+ Email/Text: electronicbkydocs@nelnet.net	May 17 2023 00:08:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14797441	EDI: AIS.COM	May 17 2023 03:55:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14764617	+ EDI: BLUESTEM	May 17 2023 03:55:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AmeriHome Mortgage Company, LLC,
cr		Amerihome Mortgage Company, LLC
cr		MidFirst Bank
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-7

User: auto

Page 3 of 3

Date Rcvd: May 16, 2023

Form ID: 3180W

Total Noticed: 29

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor AmeriHome Mortgage Company LLC, bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Leah M Altemus thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Douglas S Altemus thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor AmeriHome Mortgage Company LLC, pawb@fedphe.com

TOTAL: 9